



**STATE OF NEW JERSEY**  
**Board of Public Utilities**  
**Two Gateway Center**  
**Newark, NJ 07102**  
[www.bpu.state.nj.us](http://www.bpu.state.nj.us)

Customer Assistance

IN THE MATTER OF UNITED TRUST )  
BANK, PETITIONER v. VERIZON )  
ENTERPRISE SOLUTIONS, VERIZON )  
NEW JERSEY, INC., AND AT&T, )  
RESPONDENTS )

ORDER ADOPTING  
INITIAL DECISION

BPU Docket No. TC02080624U  
OAL Docket No. PUC 09816-02

(SERVICE LIST ATTACHED)

BY THE BOARD:

On August 30, 2002, United Trust Bank (Petitioner) filed a petition with the Board of Public Utilities (Board) for a hearing in regard to a billing dispute with Verizon Enterprise Solutions, Verizon New Jersey, Inc. and AT&T (Respondents). The answers to the Petition were filed on October 15, 2002 and November 4, 2002.

On November 13, 2002, the Board transmitted this matter to the Office of Administrative Law (OAL) for determination and initial disposition as a contested case pursuant to N.J.S.A. 52:14B-1 et seq. and N.J.S.A. 52:14F-1 et seq. The case was subsequently assigned to Administrative Law Judge (ALJ) Leslie Z. Celentano.

During the pendency of this matter at the OAL, the parties engaged in negotiations and executed a Stipulation of Settlement. The Settlement was submitted to the ALJ for review. On April 23, 2004 ALJ Celentano filed her Initial Decision with the Board, recommending that the Settlement be approved. The ALJ found the Settlement to be voluntary, consistent with the law and fully dispositive of all issues in controversy. The ALJ therefore concluded that the Settlement met the requirements of N.J.A.C. 1:1-19.1.

After review of the record, the Board FINDS the Initial Decision to be reasonable. Accordingly, the Board HEREBY ADOPTS the Initial Decision in its entirety without modification.

DATED: **5/25/04**

BOARD OF PUBLIC UTILITIES  
BY:

***SIGNED***

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JEANNE M. FOX  
PRESIDENT

***SIGNED***

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FREDERICK F. BUTLER  
COMMISSIONER

***SIGNED***

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CAROL J. MURPHY  
COMMISSIONER

***SIGNED***

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CONNIE O. HUGHES  
COMMISSIONER

***SIGNED***

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JACK ALTER  
COMMISSIONER

ATTEST:

***SIGNED***

KRISTI IZZO  
SECRETARY

United Trust Bank. v. Verizon Enterprise Solutions, Verizon New Jersey, Inc. and AT&T

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